

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ernesto Juan Margaro  
Debtor

Case No. 18-01106-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Feb 24, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Ernesto Juan Margaro, 4872 Pine Ridge West, Bushkill, PA 18324-8432  |
| 5147696  | + HSBC Bank USA, N.A., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945  |
| 5147697  | + HSBC Bank USA, N.A., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, HSBC Bank USA, N.A. 1 Corporate Drive 60047-8945 |
| 5036783  | LIEN SOLUTIONS, PO BOX 29071, GLENDALE, CA 91209-9071  |
| 5036785  | MORTGAGE SERVICE CENTER, 2001 LEADENHALL RD, MOUNT LAUREL, NJ 08054  |
| 5036786  | + PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041  |
| 5036787  | + PANATTE LLC, 228 PARK AVE SOUTH, #67157, NEW YORK, NY 10003-1502   |
| 5045040  | + PHH Stars, One Mortgage Way, Mt Laurel, NJ 08054-4624  |
| 5036788  | + POWERS KIRN & ASSOC, EIGHT NESHAMINY INTERPLEX, SUITE 215, FEASTERVILLE TREVOSSE, PA 19053-6980                            |
| 5036789  | + SOLAR CITY CORPORATION, 3055 CLEARVIEW WAY, SAN MATEO, CA 94402-3709   |

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address         | Date/Time            | Recipient Name and Address   |
|----------|------------------------------------|----------------------|--|
| cr       | + EDI: AISACG.COM                  | Feb 24 2023 23:49:00 | Ally Capital, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901   |
| 5036778  | + EDI: GMACFS.COM                  | Feb 24 2023 23:49:00 | ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901  |
| 5043524  | EDI: GMACFS.COM                    | Feb 24 2023 23:49:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004  |
| 5423733  | + EDI: AISACG.COM                  | Feb 24 2023 23:49:00 | Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901   |
| 5036779  | + Email/Text: notices@burt-law.com | Feb 24 2023 18:41:00 | BURTON NEIL & ASSOC, 1060 ANDREW DR, SUITE 170, WEST CHESTER, PA 19380-5600  |
| 5036780  | + EDI: CITICORP.COM                | Feb 24 2023 23:49:00 | CITIBANK NA, PO BOX 769006, SAN ANTONIO, TX 78245-9006   |
| 5037718  | + Email/Text: bankruptcy@cavps.com | Feb 24 2023 18:41:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  |
| 5037722  | + Email/Text: bankruptcy@cavps.com | Feb 24 2023 18:41:00 | Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321   |
| 5334053  | Email/Text: ECF@fayservicing.com   | Feb 24 2023 18:41:00 | Partners for Payment Relief DE IV, LLC c/o Fay Ser, PO Box 814609, Dallas, TX 75381-4609   |
| 5334054  | Email/Text: ECF@fayservicing.com   | Feb 24 2023 18:41:00 | Partners for Payment Relief DE IV, LLC c/o Fay Ser, PO Box 814609, Dallas, TX 75381-4609, Partners for Payment Relief DE IV, LLC c, PO Box 814609, Dallas, TX 75381-4609 |
| 5065986  | + EDI: LCIPHMMRG                   |                      |  |

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|         |   |                      |   |
|---------|---|----------------------|---|
|         |   | Feb 24 2023 23:49:00 | HSBC Bank USA, N.A., c/o PHH Mortgage Corporation, One Mortgage Way, Mail Stop SV01, Mt Laurel, NJ 08054-4637   |
| 5036781 | + EDI: HFC.COM                                  |                      |   |
|         |   | Feb 24 2023 23:49:00 | HSBC MORTGAGE SERVICES, PO BOX 9068, BRANDON, FL 33509-9068   |
| 5036782 | EDI: IRS.COM                                    |                      |   |
|         |   | Feb 24 2023 23:49:00 | IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346  |
| 5065840 | Email/PDF: resurgentbknofications@resurgent.com |                      |   |
|         |   | Feb 24 2023 18:45:20 | LVNV Funding, LLC its successors and assigns as, assignee of HSBC Private Label, Acquisition Corporation (USA), Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5036784 | + Email/Text: bankruptcydpt@mcmcg.com           |                      |   |
|         |   | Feb 24 2023 18:41:00 | MIDLAND CREDIT MGT, 2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2710   |
| 5051717 | ^ MEBN  |                      |   |
|         |   | Feb 24 2023 18:38:59 | NCB Management Services, Inc., One Allied Drive, Trevoze, PA 19053-6945   |
| 5037338 | + EDI: RECOVERYCORP.COM                         |                      |   |
|         |   | Feb 24 2023 23:49:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 5255877 | + Email/Text: bknotices@sns.com                 |                      |   |
|         |   | Feb 24 2023 18:41:00 | Partners for Payment Relief DE IV LLC, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305  |
| 5255878 | + Email/Text: bknotices@sns.com                 |                      |   |
|         |   | Feb 24 2023 18:41:00 | Partners for Payment Relief DE IV LLC, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501, Partners for Payment Relief DE IV LLC, c/o SN Servicing Corp. 95501-0305           |
| 5047486 | EDI: PENNDEPTREV                                |                      |   |
|         |   | Feb 24 2023 23:49:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  |
| 5047486 | Email/Text: RVSVCBICNOTICE1@state.pa.us         |                      |   |
|         |   | Feb 24 2023 18:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  |
| 5036790 | + EDI: VERIZONCOMB.COM                          |                      |   |
|         |   | Feb 24 2023 23:49:00 | VERIZON, PO BOX 26055, MINNEAPOLIS, MN 55426-0055   |
| 5062966 | EDI: AIS.COM                                    |                      |   |
|         |   | Feb 24 2023 23:49:00 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  |

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       | *P++          | FAY SERVICING LLC, P O BOX 814609, DALLAS TX 75381-4609, address filed with court., Partners for Payment Relief DE IV, LLC c/o Fay Ser, PO Box 814609, Dallas, TX 75381-4609 |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 5263493  | *             | HSBC BANK USA, N.A., 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH IL 60047-8945   |
| 5286332  | *             | HSBC BANK USA, N.A., 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH IL 60047-8945   |

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:**

| Name                    | Email Address   |
|-------------------------|---|
| Adam Bradley Hall       | on behalf of Creditor HSBC BANK USA N.A. amps@manleydeas.com  |
| Alyk L Oflazian         | on behalf of Creditor HSBC BANK USA N.A. amps@manleydeas.com  |
| Francis Thomas Tarlecki | on behalf of Creditor HSBC BANK USA N.A. ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com  |
| Jack N Zaharopoulos     | TWecf@pamd13trustee.com   |
| James Warmbrodt         | on behalf of Creditor Partners for Payment Relief DE IV LLC bkgroup@kmlawgroup.com  |
| Jill Manuel-Coughlin    | on behalf of Creditor PANATTE LLC bankruptcy@powerskirm.com   |
| Mario J. Hanyon         | on behalf of Creditor HSBC BANK USA N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com  |
| Marisa Myers Cohen      | on behalf of Creditor HSBC BANK USA N.A. ecfmail@mwc-law.com  |
| Raymond M Kempinski     | on behalf of Creditor HSBC BANK USA N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  |
| Robert J Kidwell, III   | on behalf of Debtor 1 Ernesto Juan Margaro rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com   |
| Thomas Song             | on behalf of Creditor HSBC BANK USA N.A. tomysong0@gmail.com  |
| United States Trustee   | ustpreion03.ha.ecf@usdoj.gov  |
| Vincent Rubino          | on behalf of Debtor 1 Ernesto Juan Margaro<br>lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com |

TOTAL: 13

**Information to identify the case:**

Debtor 1

**Ernesto Juan Margaro**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7205

EIN 45-4486866

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --\_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-01106-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ernesto Juan Margaro  
aka Ernesto Margaro, aka Ernesto J. Margaro,  
aka Ernest J. Margaro, aka Nesto Margaro, dba  
Nesto's General Store

2/24/23**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**